REMARKS

Applicants reply to the Office Action dated May 21, 2007 within the shortened three-month statutory period for reply. Claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 were pending in the application and the Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46. Applicants note that claims 44-46 are not listed as pending in Disposition of Claims. However, the Examiner references these claims in the rejections, thus Applicants assume claims 44-46 were omitted by error. Applicants cancel claims 22 and 32 without prejudice to filing one or more claims with similar subject matter. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicants thank the Examiner for the Interview with Applicants' counsel on August 15, 2007. As per the conversation, Applicants have further amended the claims to more clearly recite the unique features of:

1. receiving financial information that is unique to a user;

2. using that information to select a plurality of distinct financial advice services to develop an overall financial advice application;

3. determining the nature and format of data inputs required by each of the selected financial advice services;

4. compiling a data input form with fields;

5. applying field properties (metadata) to the fields for enforcing data entry rules (e.g., governing the types and formats of data that may be entered into each field);

6. providing the data input form to the user; and,

7. populating each field such that the data may be used by each of the distinct financial advice services.

Claims Rejected under 35 U.S.C. § 112

The Examiner rejects claims 1, 11, 21, 31, and 40 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. The Examiner asserts that the claims disclose the steps of, "compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties" and "compiling a data entry page

based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules" and that "these steps are not supported or disclosed in the original disclosure" (page 3, paragraph 1). Applicants respectfully disagree.

As explained by Applicant's counsel during the Interview on August 15, 2007, support for these limitations may be found throughout the originally filed specification. For example, support for the referenced claim elements are explicitly disclosed at page 22, paragraphs 1 and 2 of the originally filed disclosure. Specifically, this section of the disclosure describes: 1) a user providing data to a server, 2) the server transmits a request to a domain model to collect properties related to the data which the user is expected to provide (the domain model is defined as maintaining a directory of the various services provided by the system and is used to select services based on raw data provided by a user), 3) the properties provide metadata defining acceptable values and formats, and 4) sending the fields and their associated properties to a user interface.

The presently claimed invention goes well beyond simply selecting a financial advice calculator and presenting it to a user, as is disclosed by Jones. Applicants are not attempting to claim such a financial advice calculator. Contrary to the cited references, the presently claimed invention selects and bundles a plurality of distinct financial advice services into a single financial advice application that is tailored to the user's specific financial situation and goals. Importantly, the distinct financial advice services may be written by any number of programmers in any number of disparate computer languages. As such, providing inputs in the appropriate format and converting outputs into a universal format presents additional challenges that are not addressed in the cited references.

Claims Rejected under 35 U.S.C. § 103

The Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 under 35 U.S.C. § 103(a) as being unpatentable over Lewis, U.S. Patent No. 6,513,019 ("Lewis") in view of Jones et al., U.S. Patent No. 6,021,397 ("Jones") and in further view of Cheah, U.S. Patent No. 7,003,546 ("Cheah"). Applicants respectfully traverse this rejection.

Jones generally discloses a financial advice system. Specifically, the Jones system provides investment return models to help an investor select an investment plan that best conforms to their individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more

classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes.

Jones enables the user to adjust variable values according to their specific retirement goals. The system provides a standard web form with fields and/or dropdown menus. The user interacts with the system, for example, by selecting a retirement age, entering an estimated savings rate, etc. The system then performs a calculation based on the user input to present the user with a retirement scenario. Applicants note that Jones teaches adjusting decision variables to affect the outcome of a calculation, rather than adjusting which variables are presented to the user based on specific scenarios such as, for example, financial need, preferred financial strategy and economic class. In other words, the Jones system presents the same form fields regardless of these scenarios, rather than compiling the form fields in relation to a specific scenario. Applicants further note that the Examiner has misconstrued the claim elements of the instant application. While it may be true that, by entering a new value into an interface field of Jones may modify the interface with updated calculated results, the data entry fields themselves are not presented in accordance with an individual's unique financial situation.

Moreover, Jones employs various modules to process user supplied data and calculate an optimized user portfolio. Again, each module has its own data requirements, so the client computer application must be aware of the requirement of each module and/or calculation in order to collect the relevant data from the client. Thus, if a calculation is modified to require additional data elements, or if an additional module is incorporated in order to add to the financial advice services, the client application would also need to be modified. In other words, Jones does not transmit a request to a server to retrieve data requirements based on a client request in order to compile and present a data entry form with fields constructed in accordance with the type of service requested, financial position, and financial goals that are unique to each individual. Significantly, such a request would eliminate the need to modify a client application with each change to a financial advice configuration.
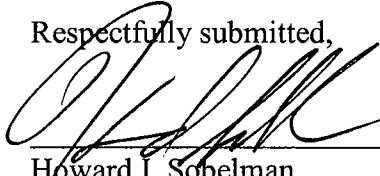
In summary, Jones may include the use of merely one financial advice service, which is just one step in the presently claimed method. As such, neither Lewis, Jones, Cheah, nor any combination thereof, disclose or suggest at least "compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said

economic class, wherein said data requirements include format and value properties", "compiling a data entry page having fields based on said data requirements," and "applying to said fields said format and said value properties as metadata to enforce data entry rules" as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

Claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

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